



PAK-QATAR  
GENERAL TAKAFUL



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# PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

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Motor Third Party Liability Policy  
(Commercial Motor Vehicle Takaful)



Issued by:

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**Pak-Qatar General Takaful Limited (PQGTL)**

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402-404, Business Arcade, Block-6, P.E.C.H.S., Shahrah-e-Faisal, Karachi-75400.  
Phone: (92-21) 34380357-61 | Email: [info@pakqatar.com.pk](mailto:info@pakqatar.com.pk), [property@pakqatar.com.pk](mailto:property@pakqatar.com.pk)  
Web: [www.pakqatar.com.pk](http://www.pakqatar.com.pk)

# Participant's Membership Document

## Motor Third Party Liability Policy

This document may be called a **Participant's Membership Document** (hereinafter referred to interchangeably as "contract" or "Policy") as defined in the Takaful Rules, 2012.

**WHEREAS** the participant by a proposal and declaration dated as stated in the schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the Takaful coverage hereinafter contained and has paid or agreed to pay the contribution as consideration for such Takaful coverage in respect of events occurring during the period of Takaful policy.

**NOW THIS POLICY WITNESSETH:** That subject to the term exceptions and conditions contained herein or endorsed or otherwise expressed hereon.

### DEFINITIONS:

**1. No-Fault Liability:** A statutory or contractual obligation to compensate third parties for death or bodily injury arising out of the use of the covered vehicle, without the need to establish negligence of the participant.

**2. Third Party:** Any person other than the participant, the owner of the vehicle or the driver of the motor vehicle and include individuals as defined in clause (I) of Section I of this policy.

**3. Bodily Injury:** Physical injury, sickness, disease, or death sustained by a third party directly arising from an accident involving the covered vehicle.

**4. Accident:** A sudden, unforeseen, and unintended event resulting in bodily injury or property damage arising out of the use of the participant vehicle.

**5. Participant:** The person or entity named in the Schedule, including:  
a) Permitted drivers (as defined)  
b) Any person driving with the participant's consent (subject to driver license condition)

**6. Use of Vehicle:** Operation, driving, loading/unloading, or stationary positioning of the vehicle in a manner consistent with policy limitations.

**7. Compensation:** A pre-determined amount payable for death or permanent disability under no-fault provisions, fixed by Sindh Motor Vehicle Law.

**8. Permanent Disablement:** Irreversible loss of bodily function or capability certified by a competent medical authority, as defined under applicable motor laws.

**9. Policy Limit:** The maximum amount payable by the insurer per accident or per person under the no-fault section.

### SECTION I: LIABILITY TO THIRD PARTIES

**COVERAGE – NO-FAULT THIRD-PARTY LIABILITY:** Subject to the terms, conditions, exclusions, and limits of liability stated in this Policy, the Company shall, on a No-Fault basis, be liable to pay compensation in respect of death or bodily injury sustained by third parties, arising out of the use of the covered motor vehicle in a public place.

#### 1. Scope of Coverage:

Third-party coverage shall be strictly limited to:

- Passenger/ Driver of third-party vehicles involved in the accident.
- Conductors and helpers of third-party vehicles.
- Bona fide fare-paying passengers of third-party vehicles.
- Pedestrians, cyclists, roadside persons, and any other third parties affected by the participant vehicle.

#### 2. Multi-Vehicle Accidents:

- Where an accident involves more than one vehicle, and the other vehicle is duly covered, any claim in respect of death or bodily injury sustained by occupants of the covered vehicle shall be recoverable exclusively from the third-party liability cover of the other covered vehicle, in accordance with applicable law.
- In the event that the other vehicle involved in the accident is uninsured, the Company shall have no liability under this Policy for death or bodily injury sustained by occupants of the covered vehicle.

**3. Legal Representatives:** In the event of the death of any person entitled to indemnify under this policy the Company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitations of this policy, provided that such personal representatives shall as though they were the participant; observe, fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they can apply.

**4. Final Discharge:** As a condition precedent to any sums becoming payable under this policy, the third party or their personal legal representatives/heirs shall execute a final discharge on judicial stamp paper releasing the liability of the Takaful Company and indemnifying the Company from any future claim.

### SECTION II: LIMITS OF LIABILITY & NO-FAULT BASIS

All payments made under this policy shall be subject to the applicable limits of liability and aggregate limits as follows and shall not constitute an admission of fault or legal liability.

- Death:** PKR 700,000/- per person.
- Permanent Disability/Injury:** As per the Schedule of Compensation attached.
- Aggregate Policy Limit:** PKR 20,000,000/- aggregate for any one vehicle.

**NO-FAULT BASIS:** Any claim for death or bodily injury arising under this policy shall be payable notwithstanding establishment of fault of the Insured or any driver fulfilling requirements as set out in the Policy.

# Participant's Membership Document

## Motor Third Party Liability Policy

### SECTION III: CLAIMS & GRIEVANCE PROCEDURES

I- To initiate and process the settlement of a claim, the documents including but not limited to the following must be submitted:

- **For death claims**
  - a) NADRA succession certificate
  - b) Final FIR confirming the incident of Road Traffic accident along with details of vehicle that caused the accident
  - c) Valid Motor Third Party Takaful policy details
- **For disability claims**
  - a) Traffic police accident occurrence report
  - b) Disability certificate from hospital along with discharge summary
  - c) CNIC of injured person (in case of minor, child registration certificate by NADRA)
  - d) Valid Motor Third Party Takaful policy details

The company may request and accept additional documents that may reasonably be required to complete the claims process

### SECTION IV: AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the motor vehicles act 1939 section 96 and The Provincial Motor Vehicle Act , 2026, Sindh Act No VIII of 2026.

However, the Participant and/or the third party shall repay the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

### SECTION V: GENERAL EXCEPTIONS

The Company shall not be liable in respect of any claim arising:

1. The Company shall not be liable in respect of any claim arising whilst the motor vehicle is
  - a) being used otherwise than in accordance with the limitations as to use, or
  - b) being driven by or is for the purpose of being driven by him in charge of any person other than a driver.
2. The Company shall not be liable in respect of any claim arising out of any contractual liability
3. Except so far as is necessary to meet the requirements of section 95 of the Motor Vehicles Act, 1939, the Company shall not be liable in respect of death arising out of and in the course of this employment of a person in the employment of the Participant or in the employment of any person , except conductors and helpers of third-party vehicles who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.
4. Except so far as is necessary to meet the requirements of section 95 of the Motor Vehicles Act, 1939, the Company shall not be liable

in respect of death of or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the motor vehicle at the time of the occurrence of the event out of which any claim arises.

5. The Company shall not be liable in respect of death or bodily injury caused or contributed to by conditions of war, civil war, riot, civil commotion or terrorism.
6. The Company shall not be liable in respect of any liability of whatsoever nature directly or indirectly caused by or contributed by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
7. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed by or arising from nuclear weapon material.
8. The Company shall not be liable in respect of death or bodily injury caused sustained or incurred after any variation in or termination of the Participant's interest in the Motor Vehicle.
9. The Company shall not be liable in respect of death or bodily injury caused sustained or incurred after any leakage, escape, spillage, seepage, spontaneous combustion, electric short circuiting or discharge of petroleum products, fuel, gas, or any similar substance; or
10. The Company shall not be liable in respect of death or bodily injury caused due to any cause other than a road traffic accident involving the covered motor vehicle.
11. The Company shall not be liable in respect of any accident, loss, damage and/or liability, directly or indirectly, proximately or remotely, occasioned by, contributed by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection, military or usurped commotion, assuming the proportions of or amounting to a connection with any organization with activities directed towards the overthrow by force of the Government, de jure or de facto, or to the influencing of it by terrorism or violence or by any direct or indirect consequences of any of the said occurrences.
12. The Company shall not be liable where the participant or any person driving with the general knowledge and consent of the participant is under the influence of intoxicating liquor or drugs.

### SECTION VI: CONDITIONS

This policy and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear and where it may appear.

1. **Notice:** Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claims writ summons and /or process shall be forwarded to the Company immediately on receipt by the Participant. Notice shall also be given in writing to the Company immediately the Participant shall have knowledge of any impending prosecution inquest or fatal inquiry in respect of any accident which may give rise to a claim under this policy.

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2. **Conduct of Claim:** No admission, offer, promise or payments shall be made by the Participant without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Participant the defense or settlement of any claims or to prosecute in his name for its own benefit any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claims and the Participant shall give all such information and assistance as the Company may require. If the Company makes any payment in settlement of any claim and such payment includes any amount not covered by this policy the Participant shall repay the Company, the amount not so covered.
3. **Maintenance:** The Participant shall take all reasonable steps to maintain the motor vehicle in efficient condition and the Company shall have at all times free and full access to examine the motor vehicle or any part thereof or any driver or employee of the Participant.
4. **No Cancellation:** Once this Policy has been issued and cover has incepted, it shall not be cancelled or avoided by either the Company or the Participant for any reason whatsoever during the period of Takaful.
5. **Driver license:** it is a condition of this Policy that the person driving the vehicle must hold a valid driving license. The Company reserves the absolute right of recovery against the Participant if the driver was unlicensed or disqualified from holding a license at the time of the accident.
6. **Statutory Compliance:** The Participant warrants that at the time of any claim, the Covered vehicle shall have a valid Certificate of Fitness (for commercial vehicles) and all Motor Vehicle Taxes and Excise duties must be paid up to date. Failure to comply with the statutory requirements may entitle the Company to exercise its right of recovery against the Participant for any third-party sums paid.
7. **Fraud:** If any claim made under this Policy is in any respect fraudulent, false, exaggerated, or supported by fraudulent means or devices by the Participant, the third-party claimant, or any person acting on their behalf, such claim shall be forfeited and shall not be payable. Where the Company is required under statutory provision to make payment to a third-party notwithstanding fraud or breach on the part of the Participant, the Company shall be entitled to recover such sums from the Participant. No fraudulent act shall operate to prejudice the rights of any innocent third party as protected under applicable motor vehicles law.
8. **Contribution:** If at the time any claim arises under this policy and there is any other existing Takaful covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation costs or expense. Provided always that nothing in this condition shall impose on the Company any liability from which but for this condition it would have been relieved under the provisions of this policy.
9. **Arbitration:** If any difference arises as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the arbitrator do not agree an Umpire appointed in writing by the Arbitrator before entering upon the reference. The Umpire shall sit with the Arbitrator before entering upon the reference. The Umpire shall sit with the Arbitrator and preside at their meetings, and the making of an Award shall be condition precedent to any right

of action against the Company.

10. **Adherence:** The due observance and fulfillment of the terms conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Participant and the truth of the statements and answer in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.
11. **Geographical Limits:** The indemnity provided under this Policy shall be operative only in respect of accidents arising within the territorial limits of the Islamic Republic of Pakistan.
12. **Sanction Limitation:** The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover or payment would expose the Company to any sanction, prohibition, or restriction under all applicable regulations.

### SECTION VI: POLICY SUSPENSION UPON TRANSFER OF OWNERSHIP

This policy is not transferable to any other person or persons. If the motor vehicle is disposed of, Participant is required to inform and return the certificate of Takaful at once. Failure to do so is a punishable offence under the Motor Vehicle Act, 1939. If the certificate has been lost, immediate notice must be given to the insurer to re-issue the same upon receipt of the written request.

In the event a motor vehicle covered under this policy is presented for transfer of ownership, the policy issued in the name of the participant shall be deemed to be automatically suspended with immediate effect from the date and time of such application for transfer.

Upon suspension of the Policy:

- a) No coverage or liability shall attach to the Company in respect of any accident, death, or bodily injury occurring after the transfer of ownership; and
- b) The transferee / new owner shall be required to obtain a fresh Motor Third Party Liability Policy in its own name prior to use of the vehicle.

For the avoidance of doubt, this Policy shall not be transferred, endorsed, or continued in favor of the new owner under any circumstances.

### I. TERM AND TERMINATION

- a. **Termination for Convenience:** Either Party may terminate this Agreement by providing 90 days prior written notice to the other Party, without assigning any reason.
- b. **Termination for Cause:** The takaful Company may terminate this Agreement forthwith upon the occurrence of any of the following:
  - i. fraud, misrepresentation or misconduct by the Service Provider or its personnel;
  - ii. any breach of Applicable Laws or regulatory obligations;
  - iii. material breach of obligations under this Agreement;
  - iv. data breach, cybersecurity incident or misuse of customer data;
  - v. delay or failure in premium remittance;
  - vi. repeated SLA violations.

# Participant's Membership Document

## Motor Third Party Liability Policy

#### 4. COVERAGE LIMITS & CONTRIBUTION

Death Benefit (Per Person)	PKR 700,000/-
Injury/Disability Limit	Up to PKR 500,000 (As per Schedule - I)
Aggregate Policy Limit	PKR 20,000,000/-

#### Mandatory Statutory Declarations:

- 1. Limitations as to Use:** The Policy covers use of the vehicle for any purpose other than racing, pace-making, reliability trial, or speed testing.
- 2. Driver Clause:** Any person including the Participant, provided that the person driving holds a valid license to drive the vehicle or has held and is not disqualified for holding or obtaining such a license.
- 3. "No-Fault" Compliance Note:** "This policy is issued in compliance with the Provincial Motor Vehicles (Amendment) Act, 2026 (Sindh). Liability for death or bodily injury is covered on a No-Fault Basis. The Company is legally bound to settle admissible claims within 45 days of receiving complete documentation."

#### SCHEDULE – I: TABLE OF COMPENSATION

The compensation under the no fault act only motor third party liability policy shall be as follows:

Compensation coverage	Compensation (PKR)
Death	700,000
Loss of both hands / arms / feet / legs	500,000
Loss of sight in both eyes	500,000
Loss of one hand and one foot	500,000
Loss of one hand, one foot with loss of sight in one eye	500,000
Complete and incurable insanity	500,000
Complete and incurable paralysis	500,000
Loss of right arm or hand	450,000
Loss of left arm or hand	400,000
Loss of one leg or foot	400,000
Loss of sight in one eye	250,000
Loss of thumb (right)	150,000
Loss of thumb (left)	100,000
Loss of index finger (right)	100,000
Loss of index finger (left)	75,000
Loss of any other finger (right)	50,000
Loss of any other finger (left)	40,000
Loss of big toe	30,000
Loss of any other toe	25,000
Loss of hearing in one ear	100,000
Multiple injuries (maximum)	500,000
Other minor injuries	25,000

# Complaints in Respect of Takaful Membership

## تکافل ممبر شپ کے متعلق شکایات



PAK-QATAR  
GENERAL TAKAFUL

If you have any complaint or grievance against the Takaful Company, agent, or bank representative in respect of your Takaful Membership, you may file your complaint directly with the Takaful Company at the following address:

اگر آپ کو اپنی تکافل ممبر شپ کے حوالے سے تکافل کمپنی، ایجنٹ یا بینک نمائندے سے کوئی شکایت ہو تو سب سے پہلے متعلقہ تکافل کمپنی کو براہ راست اپنی شکایت درج ذیل پتے پر بھیجیں۔

### Pak-Qatar General Takaful Limited

### پاک قطر جنرل تکافل لمیٹڈ

Mr. Kashif Rasheed  
Incharge Complaint Cell  
402-404, Business Arcade, Plot # 27-A, Block 6, P.E.C.H.S., Sharea Faisal, Karachi. 75400. **Phone:** 021-38798550  
**Email:** kashif.rasheed@pakqatar.com.pk, complaints@pakqatar.com.pk

جناب کاشف رشید صاحب  
انچارج مرکز شکایت  
لیگل اینڈ کیپٹالس ڈیپارٹمنٹ 404-402 بزنس آرکیڈ، پلاٹ نمبر 27-A، بلاک 6، P.E.C.H.S. شاہراہ فیصل  
کراچی 75400۔ فون: 021-38798550  
ای میل: kashif.rasheed@pakqatar.com.pk, complaints@pakqatar.com.pk

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses:

اگر انشورنس کمپنی آپ کی شکایت کا ازالہ کرنے میں ناکام رہے یا آپ کمپنی کے جواب سے مطمئن نہ ہوں تو آپ مندرجہ ذیل انڈیپنڈنٹ فورم کے ساتھ اپنی شکایت کا اندراج کروا سکتے ہیں۔

### Federal Insurance Ombudsman

### وفاقی انشورنس محتسب

2nd Floor, Pakistan Red Crescent Society, Annexe Building, Plot # 197/5, Dr. Doud Pota Road, Karachi.  
**Phone:** 021-99207761-62 | **Website:** www.fio.gov.pk/

سیکنڈ فلور، ریڈ کریسنٹ سوسائٹی  
انیکسی بلڈنگ، پلاٹ نمبر 197/5 ڈاؤڈ پوتا روڈ، کراچی۔  
فون: 021-99207761-62 | ویب سائٹ: www.fio.gov.pk/

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach FIO

نوٹ: پاکستان کے کسی بھی علاقے تعلق رکھنے والے پالیسی ہولڈرز، آزاد جموں کشمیر/گلگت بلتستان وفاقی انشورنس محتسب (ایف آئی او) سے رجوع کر سکتے ہیں۔

### Official Coordinator, Small Disputes Resolution Committee – Karachi

### دفتری رابطہ کار - سماں ڈسپیوٹس ریزولوشن کمیٹی، کراچی

The Deputy Director, Specialized Companies Division, 5th Floor, State Life Building No. 2, Wallace Road, Off. I. I. Chundrigar Road, Karachi.  
**Direct No.:** 021-99002021, 021-32414204  
**Email:** sdrc.khi@secp.gov.pk, complaints@secp.gov.pk

ڈپٹی ڈائریکٹر اسپیشلائزڈ کمپنیز ڈویژن 5<sup>th</sup> فلور، اسٹیٹ لائف بلڈنگ نمبر 02، ولاس روڈ، آئی آئی چنڈریگر روڈ، کراچی۔  
ڈائریکٹ نمبر: 021-99002021, 021-32414204  
ای میل: sdrc.khi@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders belonging to provinces of Sindh and Balochistan may approach this Committee.

نوٹ: صوبہ سندھ اور بلوچستان سے تعلق رکھنے والے پالیسی ہولڈرز کراچی میں قائم کمیٹی سے رجوع کریں۔

### Official Coordinator, Small Disputes Resolution Committee – Lahore

### دفتری رابطہ کار - سماں ڈسپیوٹس ریزولوشن کمیٹی، لاہور

The Deputy Registrar of Companies, Company Registration Office – Lahore, Associate House, 3rd & 4th Floor, 7-Egerton Road, Lahore.  
**Direct No.:** 042-99014050, 042-99204962-66 Ext: 28  
**Email:** sdrc.lhr@secp.gov.pk, complaints@secp.gov.pk

کمپنیز کے ڈپٹی رجسٹرار، کمپنی رجسٹریشن آفس، لاہور، ایسوسی ایٹ ہاؤس، 3<sup>rd</sup> اینڈ 4<sup>th</sup> فلور، 7 ایگرتون روڈ، لاہور۔  
ڈائریکٹ نمبر: 042-99014050, 042-99204962-66 Ext: 28  
ای میل: sdrc.lhr@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee.

نوٹ: بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک کے سوا پنجاب کے تمام اضلاع کے پالیسی ہولڈرز لاہور میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

### Official Coordinator, Small Disputes Resolution Committee – Islamabad

### دفتری رابطہ کار - سماں ڈسپیوٹس ریزولوشن کمیٹی، اسلام آباد

The Management Executive, Insurance Division, 3rd Floor, NIC Building, 63-Jinnah Avenue, Blue Area, Islamabad.  
**Direct No.:** 051-9195391, 051-9207091-4 | Ext 439  
**Email:** sdrc.isb@secp.gov.pk, complaints@secp.gov.pk

منیجمنٹ ایکگزیکٹو، انشورنس ڈویژن 3<sup>rd</sup> فلور، این آئی سی بلڈنگ 63 جناح ایونیو، بلیو ایریا، اسلام آباد۔  
ڈائریکٹ نمبر: 051-9195391, 051-9207091-4 | Ext 439  
ای میل: sdrc.isb@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee. Complaint against Takaful Company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

نوٹ: اسلام آباد کیپیٹل ٹیریٹری، خیبر پختونخوا، گلگت بلتستان، آزاد جموں کشمیر، اور صوبہ پنجاب کے مغربی حصے (یعنی بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک اضلاع) سے تعلق رکھنے والے پالیسی ہولڈرز اسلام آباد میں قائم کمیٹی سے رجوع کر سکتے ہیں۔  
انشورنس کمپنی کے خلاف شکایت سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (جو کہ پاکستان میں انشورنس ریکلر کا ریگولیٹر ہے) کے پاس بھی درج ذیل ایڈریس پر دائر کی جاسکتی ہے۔

### Securities and Exchange Commission of Pakistan (SECP)

### سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

NIC Building, 63-Jinnah Avenue, Blue Area, Islamabad - 4400, Pakistan.  
**Phone:** Toll free 080088008  
**Email:** complaints@secp.gov.pk  
**Website:** https://sdms.secp.gov.pk/ (for online filing of complaints)

این آئی سی بلڈنگ 63 جناح ایونیو، بلیو ایریا، اسلام آباد - 4400، پاکستان۔  
فون: ٹول فری 080088008  
ای میل: complaints@secp.gov.pk  
ویب سائٹ: https://sdms.secp.gov.pk/ (شکایات کی آن لائن فائلنگ کے لیے)

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP.

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈرز، آزاد جموں کشمیر/گلگت بلتستان ایس آئی سی پی سے رجوع کر سکتے ہیں۔

### Insurance Tribunal

### انشورنس ٹریبونل

SR#	COMPLAINT PROVINCE	JURISDICTION
1	Sindh	District & Session Judge Karachi (Central)
2	KPK	District & Session Judge Peshawar
3	Punjab	District & Session Judge (All Districts)

نمبر شمار	شکایت کا صوبہ	دائرہ کار
1	سندھ	ڈسٹرکٹ اینڈ سیشن جج کراچی (وسطی)
2	خیبر پختونخوا	ڈسٹرکٹ اینڈ سیشن جج پشاور
3	پنجاب	ڈسٹرکٹ اینڈ سیشن جج (تمام اضلاع)



**Pak-Qatar Group** stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Rooted in Islamic values and driven by excellence, the Group's trusted entities - Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation - work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, and trust to reshape the country's Islamic financial ecosystem.

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, **Pak-Qatar Family Takaful Limited (PQFTL)** is Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS) with a stable outlook and a Pension Fund manager rating of "AM2" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

**Pak-Qatar Asset Management Company Limited (PQAMC)** is your gateway to Riba-free and profitable Investments. As the fastest growing asset management company of Pakistan, rated "AM2" (by PACRA) with a positive outlook and "AM2+ (by VIS) with stable outlook, PQAMC is redefining investment opportunities offering top-tier mutual funds and personalized investment advisory services. With a vision to improve lifestyles, we believe the halal and right investments can transform lives.

With **Pak-Qatar General Takaful (PQGTL)**, protect what matters. When challenges come your way, we're not just a safety net - we're your strongest partner. As one of Pakistan's leading General Takaful providers, rated "A+" (by PACRA) and "A" (by VIS) with stable outlook, we combine the principles of mutual support and cooperation to offer non-life Takaful coverage that protects your assets and secures your peace of mind.

**Pak-Qatar Investment (Private) Limited (PQIL)** is your partner in progress. We combine expertise with action to deliver powerful, results-driven, and Shariah-compliant financial solutions. From delivering sharp project insights to exclusive investment strategies, PQIL helps clients make smarter, confident decisions. As a key player in Pak-Qatar Group, we don't just advise - we unlock opportunities that fuel growth and create impact.

